

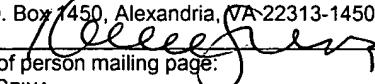
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
ACTING AS THE DESIGNATED/ELECTED OFFICE**

In re:	Patent application of	:	Group Art Unit:
	Daniel Jonathan ROSEN;	:	Not Yet Assigned
	Briget BLY	:	
Appl. No.:	Not yet assigned	:	Examiner:
	(International Application. No.	:	Not Yet Assigned
	PCT/US2004/020534)	:	
Filed:	(International Filing Date:	:	Confirmation No.:
	June 24, 2004 (24.06.2004))	:	Not Yet Assigned
For:	RISK ENVIRONMENT	:	
	MODELING FOR PREDICTING	:	
	DECISIONS	:	

MAIL STOP PCT
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450
 ATTN: DO/EO/US

INFORMATION DISCLOSURE UNDER 37 CFR 1.97(b)

Pursuant to 37 C.F.R. §1.56 and in accordance with 37 C.F.R. §§1.97-1.98, the references listed below and on the accompanying substitute Form PTO-1449 are being identified in the above-captioned application. In accordance with the *Official Gazette* Notice of 5 August 2003 regarding 37 C.F.R. § 1.98(a)(2)(i), copies of U.S. patent references are not enclosed.

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.10	
EXPRESS MAIL Mailing Label Number:	EV446638665US
Date of Deposit:	December 21, 2005
I hereby certify that this correspondence, along with any paper referred to as being attached or enclosed, and/or fee, is being deposited with the United States Postal Service, "EXPRESS MAIL-POST OFFICE TO ADDRESSEE" service under 37 C.F.R. 1.10, on the date indicated above, and addressed to: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450	
 Signature of person mailing page: <u>KAREN M. SPINA</u> Type or print name of person	

~~IAPD Recd PCT/PTO 21 DEC 2005~~**IDENTIFICATION OF TIME OF FILING THIS
INFORMATION DISCLOSURE STATEMENT**

This Information Disclosure Statement is being filed concurrently with the above-identified patent application. Accordingly, no certification, petition, or fee is required. However, if a fee is due, please charge, or credit any overcharge to, Deposit Account No. 50-0573.

**IDENTIFICATION OF REFERENCES AND
CONCISE EXPLANATION OF RELEVANCE
OF REFERENCES NOT IN THE ENGLISH LANGUAGE**

The reference identified below and as part of this Statement was cited in an International Search Report (copy enclosed) in International Patent Application No. PCT/US2004/020534, of which the present application is the national stage under 35 USC §371.

U.S. Patent Documents

2002/0147671 A1

The references identified below and as part of this Statement may be deemed to be pertinent to the above-identified application:

U.S. Patent Documents

2002/0111890 A1

2002/0095363 A1

6,236,977 B1

4,891,712 A1

The references listed on the substitute PTO Form 1449 submitted with this Information Disclosure Statement comprise the most pertinent prior art known to Applicants and their attorneys as of the date hereof. This Information Disclosure Statement should not be construed as a representation that the cited references are material or that no better art exists.

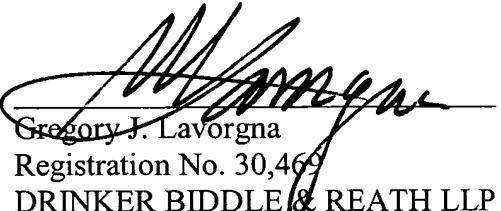
It is respectfully requested that the information be considered by the Examiner and that a copy of the attached substitute Form PTO-1449 be returned indicating that such information has been considered.

In the event any fees are required in connection with this paper, please charge Deposit Account No. 50-0573. A copy of this document is enclosed.

Applicants' undersigned attorney may be reached by telephone at (215) 988-2700. All correspondence should be directed to the below-listed address.

Respectfully submitted,

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IAP9 Rec'd PCT/PTO 21 DEC 2004

SUBSTITUTE FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE U.S. PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 45694-219947	APPLICATION NUMBER Not yet assigned (I.A. PCT/US2004/020534)
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		FIRST NAMED INVENTOR Daniel Jonathan ROSEN et al.	
		FILING DATE (I.A. June 24, 2004)	ART UNIT Not yet assigned

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	Cite No.	DOCUMENT NUMBER	PUBLICATION DATE (MM/DD/YYYY)	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES, WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
		Number-Kind Code (if known)			
	A	2002/0147671 A1	10/10/2002	SLOAN et al.	
	B	2002/0111890 A1	08/15/2002	SLOAN et al.	
	C	2002/0095363 A1	07/18/2002	SLOAN et al.	
	D	6,236,977 B1	05/22/2001	VERBA et al.	
	E	4,891,712 A1	01/02/1990	SPITZER et al.	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS	Cite No.	FOREIGN PATENT DOCUMENT	PUBLICATION DATE (MM/DD/YYYY)	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES, WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR	T
		Country Code-Number-Kind Code (if known)				

NON PATENT LITERATURE DOCUMENTS

EXAMINER INITIALS	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), Publisher, city and/or country where published	T
EXAMINER SIGNATURE		DATE CONSIDERED	

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered.
Include copy of this form with next communication to applicant.